



Reinventing *Pesantren* Economies: Islamic Social Entrepreneurship as a Model for Sustainable Community Transformation

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ABSTRACT

This study examines the role of Islamic social entrepreneurship in reinventing *pesantren*-based economies as a sustainable model for community transformation within the broader discourse of inclusive and ethical development. Employing a qualitative descriptive-analytical approach, data were collected through in-depth interviews, participant observation, and documentation at Pondok *Pesantren* Al-Amien Prenduan, Indonesia. The findings demonstrate that the implementation of Islamic social entrepreneurship through the Micro Waqf Bank (BWM) Al-Pend Barokah Mandiri significantly contributes to economic empowerment among productive low-income communities. Beyond local impact, this *pesantren*-based model addresses global challenges related to financial inclusion, social inequality, and sustainable development by embedding Islamic ethical values within entrepreneurial practices. The study contributes to the literature by conceptualizing *pesantren* not merely as religious institutions but as transformative socio-economic actors capable of driving inclusive growth. This research proposes *pesantren*-based Islamic social entrepreneurship as a viable alternative framework for sustainable community transformation in emerging Muslim economies.

Keywords: islamic social entrepreneurship, *pesantren* economy, sustainable community development, financial inclusion, faith-based entrepreneurship.

INTRODUCTION

Islamic boarding schools (*pesantren*) are community-based educational institutions that play a vital role in Islamic education and social transformation. Historically, *pesantren* emerged as centers where students (*santri*) lived and studied under the guidance of a *kyai* (religious scholar). Over time, *pesantren*

evolved into structured institutions with mosques and dormitories to accommodate growing numbers of students.¹

In the current socio-economic landscape, pesantren are increasingly expected to adapt to cultural and economic changes. Beyond their traditional religious function, pesantren now serve as agents of community empowerment and human resource development. Indonesia hosts more than thirty thousand pesantren with millions of students, highlighting their significant potential to contribute to economic empowerment at the grassroots level.²

Recent discourse emphasizes the growing relevance of *social entrepreneurship* in pesantren as a means to achieve economic self-sufficiency and community welfare. While previous studies, such as Supriyanto and Mustaghfiri, have shown that entrepreneurship education in pesantren can improve community welfare, limited research has explored how pesantren integrate social entrepreneurship models with Islamic values to create sustainable empowerment systems. This gap underscores the need to investigate pesantren not merely as religious institutions but as agents of inclusive economic change.³

One notable example is Al-Amien Prenduan Islamic Boarding School in Sumenep, East Java, which operates several social business units through alumni and community collaboration. These initiatives aim to enhance local economic resilience and reduce poverty, particularly significant given that Sumenep remains among districts with relatively high poverty rates in East Java. The pesantren's model integrates dakwah bil-hal practical preaching through community service into social entrepreneurship practices.⁴

Literature Review

Islamic Boarding Schools (Pesantren)

Etymologically, the term *pesantren* derives from the word *santri*, with the prefix *pe-* and suffix *-an*, meaning "a place where santri (students) reside." The word *pondok* refers to a dormitory or a modest lodging. Terminologically, a *pesantren* is a socio-religious institution that serves as a center for learning Islamic sciences and possesses its own distinctive social system within the community.⁵

The main characteristics of a pesantren include the central figure of a *kiai* (Islamic scholar), students who live and study within the boarding environment, institutional self-reliance, and a harmonious relationship with the surrounding

¹ Muhammad Idris Jauhari, *The Essence of Pesantren and the Key to Success in Learning Within It*, 2.

² SN.C.FS and S., *Pesantren Economic Development Model* (Staipress), 46.

³ Francis Fukuyama, "Social Capital, Civil Society and Development," *Third World Quarterly* 22, no. 1 (2001): 7-20. <https://doi.org/10.1080/01436590020022547>

⁴ Mustaghfiri Muhammad Baqi, "Economic Empowerment of Santri through Agribusiness at Pesantren Entrepreneur Al-Mawaddah Honggosoco Jekulo, Kudus Regency" (Master's thesis, IAIN Salatiga, 2019).

⁵ Zamakhsyari Dhofier, *The Pesantren Tradition* (Jakarta: LP3ES, 1982).

community.⁶ A pesantren is generally structured around a mosque, dormitories, and learning spaces that support religious and social activities.⁷

Pesantren has made a major contribution to education, moral formation, and nation-building. As the oldest Islamic educational institution in Indonesia, it functions not only as a center for transmitting religious knowledge but also as a space for cultivating social values and *economic* self reliance.⁸ Over time, pesantren developed a unique educational model distinct from formal institutions, one of its hallmarks being the study of classical Islamic texts (*kitab kuning*) under the direct guidance of a *kyai*.⁹

Historically, pesantren represents both Islamic and Indonesian *authenticity*. Institutions resembling pesantren existed before the arrival of Islam and later evolved into the current system known today.¹⁰

Beyond its religious mission, pesantren plays a strategic role in strengthening the economic capacity of Muslim communities through the management of independent business units.¹¹ These economic activities serve as platforms for students and surrounding communities to develop entrepreneurship, sincerity, and social dedication.¹² Thus, pesantren-based economic initiatives not only build financial independence but also instill ethical and spiritual values in future generations.

Economic Empowerment

The term empowerment originates from the word power, which means control or authority. In the context of social development, empowerment refers to the process of increasing the capacity of individuals or communities to access, manage, and utilize resources independently.¹³

Community empowerment requires two key elements: capacity building and authority delegation. These two must coexist authority without capability leads to dependency, while capability without authority yields no meaningful impact.¹⁴ Therefore, empowerment should involve collective community actions aimed at transforming living conditions and promoting self-reliance.

Economic empowerment encompasses ownership and control over factors of production, mastery of marketing and distribution, and improved

⁶ Karel A. Steenbrink, *Pesantren, Madrasah, Sekolah: Islamic Education in the Modern Period* (Jakarta: LP3ES, 1994).

⁷ Karel A. Steenbrink, *Pesantren, Madrasah...*

⁸ Mashud Khusnurdilo, *Management of Islamic Boarding Schools* (Jakarta: Diva Pustaka, 2023).

⁹ Khusnurdilo, *Management of Islamic...*

¹⁰ S. Hasyim, "The Role of Pesantren in Empowering Local Economy: Case Study in East Java," *Journal of Islamic Education and Society* 8, no. 2 (2020): 105–118.

¹¹ Rahman, "Islamic Boarding Schools and Entrepreneurship: Building the Spirit of Self-Reliance among Santri," *Indonesian Journal of Islamic Economics Research* 4, no. 1 (2022): 23–34.

¹² Rahman, "Islamic Boarding Schools..."

¹³ Robert Chambers, *Whose Reality Counts? Putting the First Last* (London: Intermediate Technology Publications, 1997).

¹⁴ Soetomo, *Community Empowerment: Is Its Antithesis Possible?* (Yogyakarta: Pustaka Pelajar, 2011).

access to information, skills, and knowledge.¹⁵ It must also be supported by public policies that favor small communities. In this sense, empowerment is not merely about providing economic assistance but about systematically building internal community strength to achieve sustainable welfare.¹⁶

Social Entrepreneurship

Social entrepreneurship is a combination of two concepts: “social” and “entrepreneurship.” Broadly defined, it refers to entrepreneurial activities that utilize resources effectively and efficiently to create *social value* in addition to economic value.¹⁷ Its primary goal is not profit maximization but addressing social problems often neglected by traditional market or governmental mechanisms.

In Western literature, Social entrepreneurship can be understood as a process of creating social change through innovative and sustainable solutions.¹⁸ Social entrepreneurs function as change agents who mobilize human values and community participation.¹⁹ Similarly, Although social and commercial entrepreneurship share characteristics such as innovation and sustainability, they differ in their fundamental objectives.²⁰

From the Islamic perspective, social entrepreneurship aligns with the principles of *falah* (worldly and spiritual success) and *maslahah* (public welfare). Islam views economic activity not merely as a means to gain profit but also as a form of worship and moral responsibility.²¹ In Islamic thought, work is viewed as an act of seeking lawful sustenance while following prophetic values.²²

Islamic economics must be oriented toward social justice and collective well-being rather than mere efficiency or growth.²³ In Islamic business ethics, corporate social responsibility is not merely voluntary but constitutes an integral moral obligation.²⁴

¹⁵ Erni Febriani Harahap, “Community Economic Empowerment to Realize a Resilient and Independent National Economy,” *Jurnal Manajemen dan Kewirausahaan* 3, no. 2 (2012).

¹⁶ Mardhatillah and F. Sari, “Community-Based Empowerment through Islamic Economic Institutions,” *Journal of Islamic Economics and Development Studies* 5, no. 3 (2021): 65–80.

¹⁷ Muhammad Yunus, *Building Social Business: The New Kind of Capitalism that Serves Humanity’s Most Pressing Needs* (New York: PublicAffairs, 2010).

¹⁸ J. Gregory Dees, “The Meaning of Social Entrepreneurship” (Stanford University, 1998).

¹⁹ David Bornstein, *How to Change the World: Social Entrepreneurs and the Power of New Ideas* (Oxford: Oxford University Press, 2004).

²⁰ James Austin, Howard Stevenson, and Jane Wei-Skillern, “Social and Commercial Entrepreneurship: Same, Different, or Both?” *Entrepreneurship Theory and Practice* 30, no. 1 (2006): 1–22. <https://doi.org/10.1111/j.1540-6520.2006.00107.x>.

²¹ M. Umer Chapra, *Islam and the Economic Challenge* (Leicester: The Islamic Foundation, 1992).

²² Muhammad ibn al-Hasan al-Shaybani, *Al-Kasb (Book of Earning a Livelihood)* (Beirut: Dar al-Ma’rifah, 1983).

²³ al-Shaybani, *Al-Kasb...*

²⁴ Asyraf Wajdi Dusuki, “What Does Islam Say about Corporate Social Responsibility?” *Review of Islamic Economics* 12, no. 1 (2008): 5–28.

Thus, the Islamic concept of social entrepreneurship embodies a balance between *profit* (economic value), *people* (social responsibility), and *piety* (obedience to Allah).²⁵ The connection between social entrepreneurship and the Islamic economic system can be formulated as follows:

- a. It is based on justice and the elimination of economic inequality.
- b. It acts as a problem-solver for social issues through a sense of moral responsibility.
- c. It aims to create a fair, prosperous, and harmonious society through voluntary cooperation.
- d. It upholds environmental and operational sustainability in achieving social missions.
- e. It rejects profit-making that exploits or harms others.

To strengthen academic grounding, the integration between Western and Islamic views on social entrepreneurship is essential. Harmonizing social value with Sharia principles can produce a sustainable and ethical social entrepreneurship model.²⁶

METHODS

This study employed a qualitative descriptive-analytical approach to examine the implementation of Islamic social entrepreneurship in pesantren-based economic empowerment and its implications for community welfare. A qualitative design was chosen to capture social, economic, and spiritual dynamics embedded in empowerment practices that cannot be adequately explained through quantitative measurement alone²⁷.

This research used a case study design, focusing on Pondok Pesantren Al-Amien Prenduan, Sumenep, East Java, Indonesia. The site was purposively selected due to its active role in managing Islamic social entrepreneurship initiatives through the Micro Waqf Bank (BWM) Al-Pend Barokah Mandiri, which directly targets productive low-income communities surrounding the pesantren²⁸

Research participants consisted of nine active BWM customers involved in micro-enterprises, BWM managers, and pesantren administrators responsible for economic empowerment programs. Informants were selected using

²⁵ Monzer Kahf, "Entrepreneurship in Islam," Islamic Research and Training Institute (IRTI), 2004.

²⁶ M. F. Khan and M. A. Laldin, "Social Enterprise from an Islamic Perspective: Principles and Practice," *International Journal of Ethics and Systems* 35, no. 4 (2019): 627-643. <https://doi.org/10.1108/IJOES-09-2018-0134>.

²⁷ John W. Creswell, *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*, 4th ed. (Thousand Oaks, CA: Sage Publications, 2018), 41-44.

²⁸ Robert K. Yin, *Case Study Research and Applications: Design and Methods*, 6th ed. (Los Angeles: Sage Publications, 2018), 15-18.

purposive sampling, based on their direct involvement, experience, and relevance to the research objectives.²⁹

The primary research instruments included a semi-structured interview guide designed to explore participants' business performance, income changes, empowerment experiences, and spiritual impacts; an observation checklist used to document empowerment activities, mentoring sessions (halming), and group-based financing practices; and documentation review sheets employed to analyze institutional reports, financing records, customer data, and program guidelines.³⁰

Research materials consisted of interview transcripts, BWM financial and profit reports, institutional archives, photographs of activities, and relevant policy documents related to Islamic microfinance and pesantren-based empowerment.

Data were collected using four techniques: participant observation conducted during weekly mentoring meetings and financing activities; in-depth semi-structured interviews with nine BWM customers, managers, and pesantren leaders; documentation analysis of institutional profiles, financing data, and profit development records; and a literature review to support the theoretical framework of Islamic social entrepreneurship.³¹

Data analysis followed an interactive model consisting of data reduction, data display, verification, and conclusion drawing. To ensure credibility, source and method triangulation were applied.³²

To ensure data credibility and trustworthiness, this study applied source triangulation (customers, managers, and documents) and method triangulation (interviews, observation, and documentation). Member checking was conducted by confirming interview interpretations with key informants to minimize researcher bias and strengthen the validity of findings.³³

RESULT AND DISCUSSION

Implementation of Islamic Social Entrepreneurship at Pesantren

The implementation of Islamic social entrepreneurship at Pondok Pesantren Al-Amien Prenduan is institutionalized through the Micro Waqf Bank (BWM) Al-Pend Barokah Mandiri as a pesantren-based Islamic microfinance initiative. The empowerment mechanism follows a structured cycle consisting of beneficiary selection and group formation, mandatory pre-financing training

²⁹ W. Lawrence Neuman, *Social Research Methods: Qualitative and Quantitative Approaches*, 7th ed. (Boston: Pearson Education, 2014), 273–275.

³⁰ Lexy J. Moleong, *Qualitative Research Methodology* (Bandung: Remaja Rosdakarya, 2017), 168–173.

³¹ Burhan Bungin, *Penelitian Kualitatif: Komunikasi, Ekonomi, Kebijakan Publik, dan Ilmu Sosial Lainnya* (Jakarta: Kencana, 2015), 107–116.

³² Matthew B. Miles and A. Michael Huberman, *Qualitative Data Analysis: An Expanded Sourcebook*, 2nd ed. (London: Sage Publications, 1994), 10–12.

³³ Creswell, *Qualitative Inquiry and Research Design...*

(*Pelatihan Wajib Kelompok*), disbursement of *qard hasan* financing, and continuous weekly mentoring (*halming*).³⁴

This model integrates economic assistance with ethical and spiritual development, ensuring that financial inclusion is accompanied by moral responsibility and collective discipline. Such integration differentiates pesantren-based social entrepreneurship from conventional microfinance models that primarily emphasize financial outcomes.³⁵

Economic Impact on Micro-Entrepreneurs

The economic outcomes of the Islamic social entrepreneurship program are reflected in changes in beneficiaries' business performance. Based on interview data and financial documentation from nine active BWM customers, all participants experienced an increase in monthly profits after receiving *qard hasan* financing.

Table 1. Profit Increase of BWM Customers after Financing

N o	Custom er's name	Type of Business	Loan Amount	Pre-financing profit per month	Post-financing profit per month	Increa se (%)
1	Juhara	Laundy	Rp. 2.000.000	Rp. 2.000.000	Rp. 3.200.000	28%
2	Hanifah	Retail	Rp. 2.000.000	Rp. 1.400.000	Rp. 1.900.000	35%
3	Imroana	Mobile Clothing Sales	Rp. 2.000.000	Rp. 500.000	Rp. 550.000	10%
4	Ahdiya h	Catering	Rp. 2.000.000	Rp. 600.000	Rp. 700.000	16%
5	Samaniy ah	Cake	Rp. 2.000.000	Rp. 400.000	Rp. 500.000	25%
6	Sulaiha	Grocery	Rp. 2.000.000	Rp. 400.000	Rp. 1.100.000	10%
7	Elviana	Crackers	Rp. 2.000.000	Rp. 1.000.000	Rp. 1.500.000	50%
8	Ratnaw ati	Young Coconut	Rp. 2.000.000	Rp. 250.000	Rp. 400.000	75%
9	Rosida	Beverage	Rp. 2.000.000	Rp. 300.000	Rp. 400.000	33%
Average Increase						31%

Source: Processed by the authors

As presented in Table 1, the average increase in monthly profit reached 31 percent, indicating that interest-free financing combined with mentoring significantly enhances micro-enterprise performance. Businesses operating in daily-consumption sectors, such as food production and retail trade, showed higher profit growth compared to mobile or seasonal businesses, which face greater market uncertainty³⁶.

These findings confirm that pesantren-based Islamic microfinance functions not merely as a capital provider but as an empowerment mechanism

³⁴ Muhammad Yunus, *Creating a World Without Poverty: Social Business and the Future of Capitalism* (New York: PublicAffairs, 2007), 24–27.

³⁵ J. Gregory Dees, "The Meaning of Social Entrepreneurship," Stanford University, 1998

³⁶ Bank Waqf Mikro Al-Pend Barokah Mandiri, *Internal Financing Report*, 2024.

that strengthens business sustainability and income stability among productive low-income groups.³⁷

Spiritual and Social Transformation

Beyond material improvement, the program generates notable spiritual and social impacts. Weekly mentoring sessions (*halming*) serve as a platform for religious instruction, ethical business guidance, and mutual support among beneficiaries. Participants reported increased religious observance, emotional well-being, and stronger social cohesion within their groups.

One participant stated:

“There is a spiritual impact, such as feeling more peaceful, performing prayers on time, and becoming closer with others because of our weekly gatherings.”

This dual outcome reflects the realization of *maqasid al-shariah*, particularly *hifz al-mal* (protection of wealth) and *hifz al-din* (protection of faith), demonstrating that Islamic social entrepreneurship promotes holistic human development rather than purely economic gains.

Discussion: Critical Reflection and Sustainability

The findings of this study reinforce existing literature on Islamic microfinance and community empowerment. Integrating waqf-based financing with microfinance mechanisms can enhance poverty reduction and long-term sustainability, which is consistent with the operational model of BWM at Al-Amien Prenduan.³⁸ Islamic economic systems must balance material growth with moral and social objectives.³⁹

Furthermore, the group-based approach aligns with social capital theory, which highlights trust and collective norms as essential elements of sustainable development. The weekly mentoring mechanism strengthens group solidarity and repayment discipline, thereby reducing moral hazard risks commonly associated with microfinance programs.⁴⁰

Despite these positive outcomes, several challenges warrant critical attention. First, the sustainability of the BWM program remains dependent on external funding sources, particularly Islamic commercial banks, posing potential long-term vulnerabilities. Second, income data rely primarily on self-reported figures and lack longitudinal verification mechanisms. Third, the program's focus on married women, while effective in promoting discipline and trust, may limit broader inclusivity among other micro-entrepreneurs.

Addressing these limitations through diversified funding strategies, improved financial monitoring, and broader beneficiary inclusion would

³⁷ M. Aslam Haneef et al., “Integrating Waqf and Microfinance for Poverty Reduction,” *Islamic Economic Studies* 23, no. 1 (2015): 29–49.

³⁸ Haneef. “Integrating Waqf and Microfinance.”

³⁹ M. Umer Chapra, *Islam and the Economic Challenge* (Leicester: The Islamic Foundation, 1992), 213–215.

⁴⁰ Francis Fukuyama, “Social Capital, Civil Society and Development,” *Third World Quarterly* 22, no. 1 (2001): 7–20. <https://doi.org/10.1080/01436590020022547>.

enhance the scalability and long-term sustainability of pesantren-based Islamic social entrepreneurship.⁴¹

CONCLUSION

The implementation of Islamic-based social entrepreneurship by Al-Amien Prenduan Islamic Boarding School through the Micro Waqf Bank (BWM) Al-Pend Barokah Mandiri demonstrates a transformative model of community empowerment that integrates economic and spiritual dimensions. By providing collateral-free and interest-free financing alongside religious and entrepreneurial mentoring, the program not only improves business performance – evidenced by an average profit increase of up to 31% – but also strengthens participants' religiosity and social responsibility.

Beyond its immediate economic impact, this model offers a theoretical reflection on the integration of Islamic economic principles, particularly maqasid al-shariah, with contemporary social entrepreneurship practices. It highlights how empowerment rooted in Islamic values contributes to inclusive economic development, social justice, and sustainable livelihoods.

From a policy perspective, this study suggests that the BWM model can serve as a replicable framework for empowering communities through pesantren-based institutions across Indonesia. Strengthening regulatory support, capacity-building programs, and partnerships with Islamic financial institutions can enhance its scalability and sustainability. Thus, the Al-Amien experience provides both empirical evidence and conceptual insight into how Islamic social entrepreneurship can bridge faith-based values with practical economic empowerment strategies.

Author's Contribution

Zaid Raya Argantara: Contribute to formulating research ideas, collecting data, processing data, and interpreting data

Slamet Haryono, Holilur Rahman: Contributing to writing systematics and research methods

Iqbal Rafiqi: Contributing to analyzing interpretation results

Moh. Wardi: Contributing to collecting data

Noor Aimi Mohamad Puad: Contribute to compiling a literature review and to language proofreading.

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Declaration of Competing Interest

The author declares that there is no conflict of interest.

Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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⁴¹ Muhammad Yunus, *Building Social Business...*

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